

Information to identify the case:

Debtor 1	<u>Jose L. Lecour</u>	Social Security number or ITIN	xxx-xx-6128
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nanine R. Lecour</u>	Social Security number or ITIN	xxx-xx-3511
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-34032-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose L. Lecour

Nanine R. Lecour
aka Nanine R. Tucker

4/29/25

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jose L. Lecour
Nanine R. Lecour
Debtors

Case No. 19-34032-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 29, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jose L. Lecour, Nanine R. Lecour, 58 Wellington Ave., West Orange, NJ 07052-4552
518642848	+ ASSOCIATES IN OTOLARYNGOLOGY, 741 NORTHFIELD AVE, SUITE 104, West Orange, NJ 07052-1104
518642849	+ AtHome Medical, 200 American Road, Morris Plains, NJ 07950-2449
518642851	+ BARNABAS HEALTH AMBULATORY, PO BOX 32053, New York, NY 10087-2053
518642853	+ Blair Realty, LLC, ATTN: Kimberly A. Sorrento, Esq., 200 Sheffield St., Mountainside, NJ 07092-2315
518642857	+ Empire Medical Assoc PC, Attn: Transworld Systems, Inc., POB 17221, Wilmington, DE 19850-7221
518642861	+ NBIMC CHONJ PHYSICIAN GROUP, PO BOX 8000 DEPT 466, Buffalo, NY 14267-0002
518642862	NJ Division of Taxation, POB 440, Trenton, NJ 08646-0440
518744774	+ New Jersey Childrens Hospital, CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518642863	+ OMNI EYE SVCS, PO BOX 826854, Philadelphia, PA 19182-6854
518642864	+ PNC Bank, ATTN: KML Law Group, PC, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
518719882	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 29 2025 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 29 2025 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Apr 29 2025 21:15:52	Matrix Financial Services Corporation, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ Email/Text: bankruptcy@usalliance.org	Apr 29 2025 21:14:00	US Alliance Financial, 411 Theodore Fremd Avenue, Suite 350, Rye, NY 10580-1482
518642847	Email/Text: collectors@arresourcesinc.com	Apr 29 2025 21:14:00	AR RESOURCES INC, 1777 SENTRY PKWY W, Blue Bell, PA 19422
518642850	+ Email/Text: customer.service@atlantichhealth.org	Apr 29 2025 21:15:00	ATLANTIC HEALTH SYSTEM, PO BOX 35610, Newark, NJ 07193-5610
518642846	+ Email/PDF: bncnotices@becket-lee.com	Apr 29 2025 21:19:26	American Express, POB 981537, El Paso, TX 79998-1537
518689189	Email/PDF: bncnotices@becket-lee.com	Apr 29 2025 21:32:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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518729068	Email/PDF: resurgentbknofications@resurgent.com	Apr 29 2025 21:32:04	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518642852	^ MEBN	Apr 29 2025 21:16:49	BCA FINANCIAL SVCS INC, 18001 OLD CUTLER RD, STE 462, Miami, FL 33157-6437
518642854	Email/Text: cescandell@calautomotive.com	Apr 29 2025 21:14:00	CAL AUTOMOTIVE, 4556 SOUTH BROAD ST, Trenton, NJ 08620
518642855	+ Email/Text: bankruptcy@certifiedcollection.com	Apr 29 2025 21:15:00	Certified Credit & Collection Bureau, Attn: Chilton Medical Center OP, POB 1750, Whitehouse Station, NJ 08889-1750
518680463	EDI: CITICORP	Apr 30 2025 01:00:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518642856	+ EDI: CITICORP	Apr 30 2025 01:00:00	Citicards CBNA, POB 6241, Sioux Falls, SD 57117-6241
518642858	+ Email/Text: servicingmailhub@flagstar.com	Apr 29 2025 21:15:00	Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639
518642859	+ EDI: JPMORGANCHASE	Apr 30 2025 01:00:00	JPMCB Card, POB 15369, Wilmington, DE 19850-5369
518675930	+ Email/Text: RASEBN@raslg.com	Apr 29 2025 21:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518642860	Email/Text: govtaudits@labcorp.com	Apr 29 2025 21:15:00	Laboratory Corporation of America, POB 2240, Burlington, NC 27216
520081319	^ MEBN	Apr 29 2025 21:18:15	Matrix Financial Services Corporation, c/o Roundpoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, Matrix Financial Services Corporation, c/o Roundpoint Mortgage Servicing LLC 29715-0200
520081318	^ MEBN	Apr 29 2025 21:18:15	Matrix Financial Services Corporation, c/o Roundpoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
518754200	^ MEBN	Apr 29 2025 21:15:51	Matrix Financial Services Corporation, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
518642865	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 21:14:00	PNC BANK, PO BOX 856177, Louisville, KY 40285
518726151	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 21:14:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518727331	^ MEBN	Apr 29 2025 21:17:17	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518642866	^ MEBN	Apr 29 2025 21:15:31	PSE&G, PO BOX 14444, New Brunswick, NJ 08906-4444
518642867	+ Email/Text: bankruptcy@savit.com	Apr 29 2025 21:15:00	Sa-Vit Collection Agency, 46 W. Ferris St East, East Brunswick, NJ 08816-2159
518642869	+ EDI: CITICORP	Apr 30 2025 01:00:00	Sears CBNA, POB 6282, Sioux Falls, SD 57117-6282
518642870	+ Email/Text: clientservices@simonsagency.com	Apr 29 2025 21:15:00	Simons Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
520450837	^ MEBN	Apr 29 2025 21:18:02	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC, 446 Wrenplace Road, Fort Mill, SC 29715-0200
520450838	^ MEBN	Apr 29 2025 21:18:03	TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC, 446 Wrenplace Road,

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518642871	Email/Text: bankruptcy@usalliance.org	Apr 29 2025 21:14:00	Fort Mill, SC 29715, TH MSR Holdings LLC, c/o RoundPoint Mortgage Servicing, LLC 29715-0200 US ALLIANCE FEDERAL CREDIT UNION, 411 THEODORE FREMD AVE, Rye, NY 10580
518759224	Email/Text: bankruptcy@usalliance.org	Apr 29 2025 21:14:00	USAlliance Federal Credit Union, 411 Theodore Fremd Ave., Suite 350, Rye, NY 10580-4773
518642872	+ EDI: VERIZONCOMB.COM	Apr 30 2025 01:00:00	VERIZON, PO BOX 4830, Trenton, NJ 08650-4830
518740382	+ EDI: AIS.COM	Apr 30 2025 01:00:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518754266	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518727332	*	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
520588869	*+	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark, NJ 07101-0709
518757126	##+	Blair Realty, LLC, 200 Sheffield Street, Suite 305, Mountainside, NJ 07092-2315
518642868	##+	SCHWEIGER DERMATOLOGY, 2701 QUEENS PLAZA NORTH, 10TH FL, Long Island City, NY 11101-4022

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
Chandra M. Arkema	on behalf of Creditor Matrix Financial Services Corporation carkema@squirelaw.com
Denise E. Carlon	on behalf of Creditor PNC Mortgage a Division of PNC Bank, National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Matrix Financial Services Corporation dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Jamar Benjamin	on behalf of Creditor TH MSR Holdings LLC c/o RoundPoint Mortgage Servicing LLC jbenjamin@pincuslaw.com, brausch@pincuslaw.com
Jerome Blank	on behalf of Creditor Matrix Financial Services Corporation jblank@pincuslaw.com amautz@pincuslaw.com
Marie-Ann Greenberg	

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magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Sarah K. McCaffery

on behalf of Creditor TH MSR Holdings LLC c/o RoundPoint Mortgage Servicing LLC smccaffery@friedmanvartolo.com,
ckohn@hoflawgroup.com

Sarah K. McCaffery

on behalf of Creditor Matrix Financial Services Corporation smccaffery@friedmanvartolo.com ckohn@hoflawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Virginia E. Fortunato

on behalf of Joint Debtor Nanine R. Lecour njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

Virginia E. Fortunato

on behalf of Debtor Jose L. Lecour njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 12